

**\$191/mo**

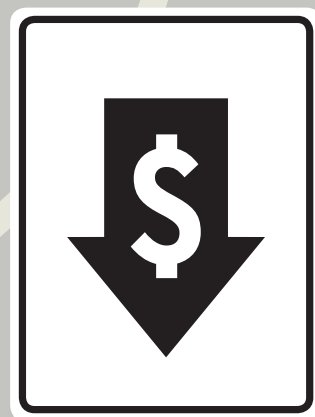
Average amount saved\*

**HARP refinancing:**  
the road to savings for  
many homeowners.

## LOWER YOUR MONTHLY PAYMENT

**1**

By refinancing to a mortgage with a lower interest rate, you could pay less each month and over the life of the loan.



## LOWER YOUR INTEREST RATE

**2**

Today's market rates are more than 30% lower than in 2008.



## GET A SHORTER LOAN TERM

**3**

By switching from a 30-year to a 15-year loan, you'll build equity faster and pay less to the bank overall.



\*Average savings as of 4Q13



Your best route to  
a better mortgage®

**HARP.gov**